

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-25604-SLM  
Chapter: 7  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luis Palacios  
49 Passaic Ave  
Passaic, NJ 07055-4801

Darlin A Palacios  
49 Passaic Ave  
Passaic, NJ 07055-4801

Social Security No.:  
xxx-xx-6913

xxx-xx-9177

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON DISMISSAL OF CASE**

Notice is hereby given that:

- ☒ A Motion to Dismiss has been filed by Nancy Isaacson, the Chapter 7 Trustee,.
- ☐ An Order to Show Cause Why the Case Should Not be Dismissed concerning the issue highlighted below has been entered by the Court.
- ☐ The debtor has not complied with the credit counseling requirements of the Bankruptcy Code.
  - ☐ The debtor is a corporation and has filed under Chapter 13 of the Bankruptcy code.
  - ☐ The corporate debtor is self-represented.
  - ☐ Other: .

A hearing to determine if there is cause for dismissal will be held by the Honorable Stacey L. Meisel on,

Date: 5/28/19

Time: 10:00 AM

Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark, NJ 07102

Dated: May 1, 2019

JAN: NI

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Luis Palacios  
 Darlin A Palacios  
 Debtors

Case No. 17-25604-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 170

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db/jdb Luis Palacios, Darlin A Palacios, 49 Passaic Ave, Passaic, NJ 07055-4801  
 517078291 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516977807 Ars Account Resolution, 1643 NW 136th Ave Ste 1, Sunrise, FL 33323-2857  
 516977811 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Fia Card Services, 1100 N King St, Wilmington, DE 19884-0011)  
 516977808 Beneficial Mortgage Co, PO Box 5263, Carol Stream, IL 60197-5263  
 516977809 Emer Phy Assoc North Jersey Pc, 1 Riverview Plz, Red Bank, NJ 07701-1864  
 516977812 General Vascular Surgical As, 905 Allwood Rd Ste 204, Clifton, NJ 07012-1946  
 516977815 N.J. Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245  
 516977817 +NYS Department of Taxation and Finance, ATTN:, 9 W A Harriman Campus Ofc,  
 Albany, NY 12227-0001  
 516977818 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244  
 516977819 Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386  
 516977820 Specialized Loan Servicing/Sls, Attn: Bankruptcy, PO Box 636005,  
 Littleton, CO 80163-6005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 02 2019 01:24:31 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 02 2019 01:24:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +E-mail/PDF: gecsedirecoverycorp.com May 02 2019 01:28:34  
 Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021

516977813 E-mail/Text: wbarrette@highlandspremier.com May 02 2019 01:23:37  
 Highlands Premier Acceptance Corp, 7921 Southpark Plz # 108, Littleton, CO 80120-4506

516977814 E-mail/Text: cio.bncmail@irs.gov May 02 2019 01:23:59 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

516977816 E-mail/PDF: bankruptcy@ncfsi.com May 02 2019 01:28:36 New Century Financial Services,  
 110 S Jefferson Rd Ste 104, Whippany, NJ 07981-1038

516980427 +E-mail/PDF: gecsedirecoverycorp.com May 02 2019 01:29:06 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516977821 E-mail/Text: collect@williamsalexander.com May 02 2019 01:24:05 Waassociates, PO Box 2148,  
 Wayne, NJ 07474-2148

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516977810 ##+Fein Such Kahn & Shepard PC, 7 Century Dr, Parsippany, NJ 07054-4673

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 170

Page 2 of 2  
Total Noticed: 20

Date Rcvd: May 01, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, et al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Hisham I. Masri on behalf of Debtor Luis Palacios hmasri@hmasrilaw.com, m.duran@hmasrilaw.com  
Hisham I. Masri on behalf of Joint Debtor Darlin A Palacios hmasri@hmasrilaw.com,  
m.duran@hmasrilaw.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee, et  
al... kmcdonald@blankrome.com, bkgroup@kmlawgroup.com  
Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;J101@ecfcbis.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6